

Amendments to the Claims:

This listing of claims will replace all prior version, and listings, of claims in the application:

Listing of Claims:

We Claim:

1-216. (Cancelled).

217. (Previously Presented) A method for providing at least one offer of an item, the item including at least one of a good and a service, utilizing an electronic communications device enabling communication between an offeror and a user of the electronic communications device, comprising the steps of:

establishing communication via the electronic communications device
between the offeror and the user to enable the user at least to initiate a given
primary transaction therebetween,

obtaining primary transaction data during the given primary transaction,
the primary transaction data obtained during the given primary transaction
including at least data representing an identity of the user and data representing a
geographic descriptor of the user,

utilizing the data representing the identity of the user to obtain at least a
further data element related to the user, wherein the further data element includes
processed data that is ascertained through a third party data base and is a coded
designator that is a combination of at least two attributes related to the user,
wherein at least one of the two attributes is related to received confidential
financial information about the user,

utilizing at least in part the combination of the geographic descriptor of the user, the at least further data element, and the identity of the user to select among multiple items available for that geographic descriptor the at least one offer for the item in real time with the given primary transaction,

including in the selection negative decision criteria including prior successful offers, offers previously declined by the user, a determination that the user is not a good prospect for an offer or a determination that the user is on a no-call list and wherein the user defined negative decision criteria data is stored in a memory, and

offering the item to the user.

218. (Previously presented) The method of claim 217, wherein obtaining primary transaction data includes obtaining the data representing an identity of the user and the data representing a geographic position of the user in connection with a single primary transaction.

219. (Previously presented) The method of claim 217, wherein obtaining primary transaction information includes using the data representing the identity of the user to obtain the data representing the geographic position of the user.

220-223. (Cancelled).